

**Information to identify the case:**

Debtor 1	<b>John B. Miller</b>	Social Security number or ITIN <b>xxx-xx-5186</b>
	First Name   Middle Name   Last Name	
Debtor 2	<b>Donna L. Miller</b>	Social Security number or ITIN <b>xxx-xx-5011</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>19-21800-GLT</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John B. Miller

Donna L. Miller  
fka Donna L. Dubovsky

7/31/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 John B. Miller  
 Donna L. Miller  
 Debtors

Case No. 19-21800-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jul 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2019.

db/jdb	+John B. Miller, Donna L. Miller, 125 Frederick Drive, Manor, PA 15665-9712
cr	+Norwin School District, c/o Maiello Bruno & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15044799	+OTR Leasing, 9100 Liberty Drive, Pleasant Valley, MO 64068-7500
15044802	+PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
15044800	+Pacific Union Financial, P.O. Box 679094, Dallas, TX 75267-9094
15044801	+PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387
15044804	Regional Acceptance Corp., 1424E East Fire Tower Road, Greenville, NC 27858

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 01 2019 03:25:31 Pennsylvania Dept. of Revenue,

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 01 2019 03:25:31 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: PHINAMERI.COM Aug 01 2019 07:08:00 Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+EDI: AISACG.COM Aug 01 2019 07:08:00 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+EDI: PRA.COM Aug 01 2019 07:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15077098	EDI: PHINAMERI.COM Aug 01 2019 07:08:00 AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15044791	+EDI: GMACFS.COM Aug 01 2019 07:08:00 Ally, Payment Processing Center, P.O. Box 9001951, Louisville, KY 40290-1951
15044792	+E-mail/Text: bankruptcy@ldf-holdings.com Aug 01 2019 03:26:35 Amplify Funding, P.O. Box 542, Lac Du Flambeau, WI 54538-0542
15044793	+E-mail/Text: paparalegals@pandf.us Aug 01 2019 03:26:41 Cach, LLC, c/o Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpoint Center, Suite 205, Canonsburg, PA 15317-8584
15044794	+EDI: CAPITALONE.COM Aug 01 2019 07:08:00 Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
15044795	+EDI: CAPONEAUTO.COM Aug 01 2019 07:08:00 Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407
15044796	+EDI: CAPITALONE.COM Aug 01 2019 07:08:00 Capital One Bank USA NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
15044797	+EDI: PHINAMERI.COM Aug 01 2019 07:08:00 GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
15044798	+EDI: AGFINANCE.COM Aug 01 2019 07:08:00 One Main, P.O. Box 1010, Evansville, IN 47706-1010
15044803	EDI: PRA.COM Aug 01 2019 07:08:00 Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502
15065331	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 01 2019 03:25:31 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15044805	+EDI: RMSC.COM Aug 01 2019 07:08:00 SYNCB/Levin Furniture, P.O. Box 965036, Orlando, FL 32896-5036
15044806	+EDI: RMSC.COM Aug 01 2019 07:08:00 SYNCB/Pay Pal Extra SMC, P.O. Box 965005, Orlando, FL 32896-5005
15044807	+EDI: RMSC.COM Aug 01 2019 07:08:00 SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15045174	+EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15044808	+EDI: CITICORP.COM Aug 01 2019 07:08:00 The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15044809	+EDI: BLUESTEM Aug 01 2019 07:08:00 Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
 cr PENNYMAC LOAN SERVICES LLC

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Jul 31, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com  
Jennifer L. Cerce on behalf of Creditor Norwin School District jlc@mbm-law.net  
Maureen Kroll on behalf of Debtor John B. Miller maureen@mkroll.comcastbiz.net,  
lisa@mkroll.comcastbiz.net  
Maureen Kroll on behalf of Joint Debtor Donna L. Miller maureen@mkroll.comcastbiz.net,  
lisa@mkroll.comcastbiz.net  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8